

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chris Carmichael, et al. Art Unit: 2876  
Serial No.: 09/493,756 Examiner: Jared Fureman  
Filed : January 28, 2000  
Title : MULTI-APPLICATION SMART CARD WITH CURRENCY EXCHANGE,  
LOCATION TRACKING, AND PERSONAL IDENTIFICATION  
CAPABILITES

Mail Stop Petitions  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office action mailed June 20, 2002,  
please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.